

WINNIPEG

THE GATEWAY OF THE CANADIAN WEST

Winnipeg has been the pioneer centre of Canada's Western Provinces, the pivot of early Western history and later Western development; it has become the greatest grain market on the continent, the chief distributing, industrial, and financial city of the Canadian West. Practically, this progress has been a matter of 40 years' evolution, in its greatest proportions, a matter of ten years' growth; technically, the founding of the City lies far back in the stormy days of the Selkirk Settlement. Even beyond that period of struggle between the fur-trading Masters of the North lay the time when La Verendrye in 1736 established a French post at this meeting-place of the waters and called it Fort Rouge; thereafter for many years it was known as "The Forks" until in 1803 Alexander Henry established Fort Gibraltar for the North-West Company.

It was in 1812, however, that the Earl of Selkirk, a vigorous, ambitious, and courageous Scotch nobleman, established in the Red River Valley his colony of 270 people. Founded at the junction of the Red and Assiniboine Rivers and at the portals of a vast, unknown wilderness, Fort Douglas was the first and natural name of the Settlement. In 1817 it was called Kildonan after the home parish of the settlers and in 1821 Fort Garry was built by the Hudson's Bay Company as a trading post and settlers' depot, and afterwards re-constructed in 1853. These names appear to have been variously used to describe the settlement through its many mutations of fortune until, in 1860, the first house on the prairie north of the Fort was erected and the hamlet growing around it was named Winnipeg—the word meaning, in the Cree dialect, "murky water," and having been applied primarily to the Lake a number of miles north of the village.

The geographical situation of the future city was from the first excellent. In early days the site commanded wide areas of land and water suited for the fur-hunting and trading of the period; it was about 40 miles south of Lake Winnipeg and only 66 miles north of the boundary line between the United States and British territories; it lay on the eastern edge of the rich agricultural and grazing country which ran from the line of the Red River west for a thousand miles to the Rocky Mountains; it had to the east the mining and timber districts of the Lake of the Woods and the immense hunting and fishing areas between the Great Lakes and the fringe of the Prairies; it had to the immediate north and north-west mineral deposits, timber areas and the fishery

resources of Lakes Winnipeg, Manitoba and Winnipegosis; it possessed to the further north unlimited and still unmeasured riches of soil and water reaching to and around the shores of Hudson's Bay. Through the centre of the future capital lay the Portage Avenue which, in its splendid modern buildings and wide thoroughfare, forms part of what was once the trail of the Plain Hunters stretching in an unbroken line westward to the mighty ranges of the Pacific coast.

Through many historic vicissitudes the settlement passed until in 1869-70 it was the centre of the first Riel rebellion. Discoverers and explorers and wanderers, *coueurs-de-bois* and missionaries, hunters and trappers and soldiers, Indian warriors and medicine men, pioneer priests and clergy, Hudson's Bay factors and officials and men, and all the romantic, moving, panoramic life of the Plains had come and gone. They were now to be replaced by the King's Government, by politicians and Commissioners, by the men of modern commerce and finance, by builders, and workmen, and speculators. Up to this time the village had nestled at the foot of Fort Garry and was, indeed, often known by that name. It had been, in the main, a post of the Hudson's Bay Company and as such bore an important part in the administrative record of an organization which at one time or another extended its sway to the Arctic waters in the north, swept over the prairies and mountains to the Pacific, ran its authority to the far land of the Yukon and its sway into the southern regions now known as Washington and Oregon. Occasionally the Company's rule was aided by the British authority which lay behind the grants and charters of Charles the Second. In 1846 Colonel J. F. Crofton with 383 troops was sent out for this purpose and remained two years; in 1867, 100 men of the Royal Canadian Regiment were sent *via* York Factory and Hudson's Bay; and in 1869-70 Colonel Wolseley led his expedition from Ontario and Quebec and restored peace to the disintegrated settlement which Riel had tried to rule.

This was the modern and practical foundation of Winnipeg. The village, in 1870, consisted of about 30 log-houses with a population in the neighbourhood of 150 persons; in 1874 when it was incorporated the population was over 1,800. In these years and up to 1879, when its people numbered 8,000, the progress was slow. Transportation obstacles were very great and the isolation from the life of Canada, as a whole, was very marked. Supplies had to be brought through the United States and down the Red River in steamboats, while high prices for necessary articles of food, together with the cost of removing from the East, were obvious checks upon expansion. Westward the prairie remained almost unknown and unbroken. With the opening of Railway communication between Winnipeg and the international boundary in 1879, however, came a change; while the ensuing construction of the Canadian Pacific Railway and its final completion to the

Coast in 1880 turned the situation into one of larger growth. The figures of population and assessment in those years were as follows:

Year.	Assessment.	Population.	Year.	Assessment.	Population.
1874.....	\$2,076,018	1,809	1883.....	\$32,883,200	10,000
1875.....	2,035,805	2,901	1884.....	27,444,700	10,094
1876.....	9,631,085	3,000	1885.....	19,711,605	19,574
1877.....	3,097,824	2,722	1886.....	19,286,065	19,525
1878.....	3,210,980	3,180	1887.....	19,392,410	21,257
1879.....	3,415,005	4,113	1888.....	19,523,890	22,098
1880.....	4,068,400	0,178	1889.....	18,608,120	21,328
1881.....	9,150,085	0,245	1890.....	18,612,410	23,000
1882.....	30,303,270	13,060	1891.....	19,944,270	24,080
		1892.....	\$20,328,100	20,182	

During this period occurred the "boom" of 1880-82 when prices and values were forced up to absurd heights and, in their inevitable collapse, wrecked many homes, and fortunes, and financial interests. Money had, however, poured into the City, buildings of handsome and durable character had sprung up in every direction, streets had stretched out into the prairie and spacious business blocks been constructed with wonderful rapidity; three years of excitement and activity had turned the small, unimportant, and obscure town into a widely-known city. The reaction which followed lasted some years with the natural results of depression and dullness which, fortunately, proved to be only a marking of time prior to one of the most remarkable developments in the history of the continent.

Following 1886 the settlement, the prosperity, the progress of the country around Winnipeg and of the vast prairie region stretching north, south and west in hundreds of millions of fertile acres, began to be felt in the growth of the City. From 1871, when the Province of Manitoba was formed and became a part of the Dominion of Canada, Winnipeg had been its capital, the seat of its Government, and the home of the Provincial Legislature; it was now to become a commercial and industrial metropolis, the centre of development over an immense area of productive soil, the focussing-point of a net-work of railways crossing the continent and grid-ironing the West in every direction. Back of the City in the spectacular progress of 1900-1912 there lay more than the slowly-developing resources of a small Province—there were the awakening activities of all the area up to the Rocky Mountains. Even in 1912, at the end of the period, and despite the growth of other important centres, this vast country still contributes and must always contribute, in varying degree, to the expansion and riches of Winnipeg.

The territory which formed after 1905 the three Prairie Provinces of Manitoba, Saskatchewan and Alberta is larger by five times than the United Kingdom and three times the size of the German Empire; it contains 464,000,000 acres of land of which 260,000,000 acres are still unexplored in 1912; its surveyed agricultural lands, constituting the world's greatest wheat-farm, com-

priso 140,000,000 acres of which only 10 million acres are as yet under cultivation. As population poured into this region and the almost stationary numbers of 73,000 in 1871, 118,000 in 1881 and 251,000 in 1891 jumped up to 410,000 in 1901 and to 1,322,000 in 1911; as the country became known in Great Britain and Europe and commenced to attract capital as well as settlers; as the production of wheat of the three Provinces grew from 31,486,012 bushels in 1898 to 96,863,687 bushels in 1908 and 177,109,000 bushels in 1911; Winnipeg became more and more a pivotal point in development, distribution and transportation.

The share of Manitoba in this progress, despite its comparatively small area of 73,000 square miles, or an acreage of 41,169,098, was, of course, considerable. In 1911 through Dominion legislation, and by Royal Proclamation of May 15, 1912, its area was increased to 250,000 square miles, and the Province carried up to Hudson's Bay and endowed with 500 miles of shore-line and an ocean port. In the main Manitoba's contribution to the prosperity of Winnipeg has been agricultural—the bulk of the population outside of that city being, until very lately, tillers and producers of the soil. The number of horses in the Province was 86,735 in 1891 and 232,725 in 1911; the milch cows numbered, respectively, 82,710 and 146,841; the other horned cattle were, respectively, 147,984 and 397,261; the number of sheep totalled 35,838 in 1891 and decreased to 32,223 in 1911; the hogs numbered 54,177 and 176,212 in the respective years. The raising of this stock was not a popular pursuit of the farmers, however, owing to the rich soil and the ease with which grain and other crops could be grown. In 1911 the value of wheat, oats, barley and flax marketed was \$75,384,274; of cattle, sheep and hogs, \$7,825,797; of potatoes, hay and roots, \$15,694,000; of poultry and dairy products \$2,715,000. The money spent on farm buildings was \$3,500,000. The following table indicates five years' growth in a Manitoba production of grain, which, in 1900, included 13,025,252 bushels of wheat, 8,814,312 bushels of oats and 2,939,477 bushels of barley and in 1911 totalled 156,000,000 bushels in the three products:

Wheat.				Oats.			
Year.	Acreage.	Average Yield.	Total Product (Bushels)	Acreage.	Average Yield.	Total Yield (Bushels)	
1907....	2,789,553	14.22	39,688,266	1,213,596	34.8	42,140,744	
1908....	2,850,640	17.23	49,252,539	1,216,632	36.8	44,686,043	
1909....	2,642,111	17.33	45,774,707	1,373,683	37.1	50,983,056	
1910....	2,962,187	13.47	39,916,391	1,486,436	28.7	42,647,766	
1911....	3,339,072	18.29	61,058,786	1,628,562	45.3	73,786,683	
1912....	2,823,362	20.7	58,433,579	1,939,982	46.0	87,190,677	

Barley.				Flax.			
Year.	Acreage.	Average Yield.	Total Product (Bushels)	Acreage.	Average Yield.	Total Yield (Bushels)	
1907....	649,570	25.7	16,752,724	25,915	12.25	317,347	
1908....	658,441	27.54	18,135,757	50,187	11.18	502,206	
1909....	601,008	27.31	16,416,634	20,635	12.26	253,636	
1910....	624,644	20.75	12,960,038	41,002	9.97	410,928	
1911....	759,977	31.5	21,000,000	85,836	14.00	1,205,727	
1912....	962,928	31.6	33,795,191	196,315	13.6	2,671,729	

These facts are essential to any study of Winnipeg's position. It has become a great city with a surrounding agricultural production, in Manitoba alone, valued at \$101,000,000 in 1911 and yet this touches only one-fifth of the known productive area of the Province—without any estimate of the millions of acres of cultivable land, the lumber, minerals, and fisheries, lying in the new territories recently added. It has become the chief city of the three Western Provinces which, in 1912, produced \$209,000,000 worth of grain from one-eighth of a land area totalling 471,243,338 acres. In this region Senator McCumber in the United States Congress on June 14, 1911, estimated a total future product of 4,260 million bushels while Mr. Harcourt, Deputy Minister of Agriculture in Alberta, had told the British Association in 1909 that the available area might produce 5,000 million bushels! Obviously, therefore, the progress of Winnipeg in the past warrants in this connection, alone, great optimism as to the future. So far as agriculture is concerned, Winnipeg also stands to gain by steadily improved methods of farming; by the instructions and work of the Manitoba Agricultural College, founded in 1906, with its new building at St. Vital nearing completion in 1912 at a cost of \$5,000,000; by a growing comprehension of the value of intensive farming and the necessity of raising stock as well as grain; by the increasingly important opportunities for market gardening in the vicinity of the city; by a progressive movement started in 1912 by the Winnipeg Industrial Bureau, with representation from each municipality in the Province, known as the "Million-for-Manitoba" League; and by the Provincial and Dominion Governments in advertising the opportunities available to the agriculturist in grain growing, mixed and intensive farming.

Another vital factor in the City's growth has been the evolution of transportation facilities. In 1879 the first Railway to enter the Province ran from St. Paul, Minn., to what was then the village of St. Boniface and was connected by ferry across the Red River with Winnipeg. On July 1st, 1886, the first through train from Montreal to Vancouver on the Canadian Pacific passed through the Capital of Manitoba. During the next 20 years and, especially, from 1900 up to the present time, all roads seemed to lead to Winnipeg and nearly all the railways of the West had to find a place in the net-work of lines radiating from that centre. It stood almost at the heart of the continent and, as the years moved on, the Northern Pacific, the Canadian Pacific, the Canadian Northern, the Grand Trunk Pacific and the Great Northern, from time to time passed into the transportation activities of Winnipeg and thence stretched to the Great Lakes and the St. Lawrence on the East, to the emigrating and exporting interests of the Republic on the South, to the great wheatfields of the West, and to the wide trading possibilities of the more distant Pacific—through the rapid construction of the Hudson's Bay Railway reaching in

1912 up to the far North and thence across the Atlantic by projected water shipment to Great Britain.

The Railway yards of the Canadian Pacific at Winnipeg became famous as being the largest owned by any single corporation in the world, having accommodation on 135 miles of sidings for more than 12,000 cars and employing about 4,000 men; the C.P.R. Hotel—the Royal Alexandra—was added to the string of palatial hostelrys built by this Company across Canada while the Grand Trunk Pacific, in 1912, is constructing an equally elaborate building; the latter Railway and the Canadian Northern have combined in the erection of a handsome Union Station and both Companies have constructed large railway shops and yards employing thousands of men. In 1911 the Great Northern formally established itself in Winnipeg. It was in 1895 that Mackenzie and Mann of the Canadian Northern had entered upon their Western career of Railway construction but it was not till three years later that the Northern Pacific interests (350 miles) in Manitoba were acquired together with valuable terminal privileges and industrial tracks in Winnipeg and a direct connection between the Provincial capital and United States railways to the south. Many extensions and branches followed until, in 1911, there were over 3,000 miles of this Line in the West alone and hundreds more under construction.

Thus it was that from 1886 when Western railway building had showed its first results in the completion of the C.P.R. and 1888 when that Company's so-called monopoly clause was abrogated there had been a slow but steady growth in construction with branch lines gradually spreading out over the country. Then, as it was found that settlement and production followed construction, operations became more rapid with other Railways competing and by 1907 there were 6,421 miles of railway in the three Western Provinces—of which nearly a half were in Manitoba. By 1911 this mileage had increased to 10,081, of which 3,466 miles were in Manitoba. The total liability of the latter Province in this connection was (1911) \$20,899,660 in the form of guarantees for bonds secured by mortgage upon the Canadian Northern lines. Such a net-work of transportation facilities in the West meant much during its construction for Winnipeg; the continued expenditure of many millions a year for some time to come means still more; the result of all these lines in full operation, with enormously increased local production and traffic, with interchange between the Orient and Great Britain and all Canada *via* the Panama route to Europe will, obviously and greatly, exceed any temporary good received from initiatory construction, expenditures or prosperity.

In its system of water transport Winnipeg has been fortunate. Within the borders of Manitoba and about 40 miles from the capital is Lake Winnipeg, a fresh-water sea 300 miles long

and 100 miles wide and 2,000 square miles larger than Lake Ontario. Lake Manitoba is another large body of water, and scattered throughout the Province are many more. The Red River of the north has a winding course through the country and is joined at the spot where Winnipeg has been built by the Assiniboine. The Winnipeg River is of much importance because of its water power, and by means of these waterways Manitoba may eventually have water transportation to the salt seas—north by way of the Red River, Lake Winnipeg and the Nelson to Hudson's Bay, or east by the way of rivers, lakes and canals, to the Great Lakes, only 500 miles away. West, there are waterways—principally the Saskatchewan River—which lead to the Rocky Mountains, and it is one of the dreams of Western empire that a great water transportation route may be constructed from the foot of the mountains to Winnipeg, to the Great Lakes, and thence to the Atlantic. The first link in this mighty chain of rivers, lakes and canals was completed by the Dominion Government when the St. Andrew's Locks were opened (1910) on the Red River 18 miles from Winnipeg, and placed the City in direct water communication, for craft of considerable size, with Lake Winnipeg and the stores of raw material along its shores or upon the islands of the Lake. The Red River in ordinary seasons has usually been navigable for large craft from this Lake to the International frontier, while the Assiniboine, connecting Winnipeg with the great coal fields along the Saskatchewan, has been navigable at times, and may easily be so again, for 500 miles along its course.

In this connection local transportation facilities have been important and constitute in 1912, and in various ways, an issue of wide public interest. The Winnipeg Street Railway was opened in 1882, and was first run by horse cars. In 1890 it was operated by electricity under the control of the North West Electric Light Company. In 1900 this concern and the Manitoba Electric and Gas Light Co. were consolidated as the Winnipeg Electric Street Railway Co., and in 1904 amalgamation took place with the Winnipeg General Power Company. From then until 1910 the united corporation controlled all the street railway, gas, and electric power business of the City with (in 1912) 75 miles of street railway lines and large Power works at Lac du Bonnet, which had been completed in 1907. Largely under the control of Sir William Mackenzie, this Company showed during the years 1900-1911 an increase in the total cost of property from \$2,009,788 to \$16,312,465, in gross earnings from \$280,132 to \$3,828,749, and in net earnings from \$109,537, to \$1,928,782. In 1900 the passengers numbered three and a half millions, in 1908 22,019,507 and in 1911 40,281,245.

Meanwhile, however, the City was seeking lower rates and becoming favourable to municipal ownership principles, which were

already applied, including control and operation, to waterworks, stone quarries, a fire alarm system, the asphalt plant, and a high pressure system for better protection from fire. In 1906 the citizens approved the borrowing of \$3,250,000 to be expended in acquiring the site and constructing the necessary plant and works for bringing electric power and light into the City from Point du Bois, 77 miles away, on the Winnipeg River. In 1912 the plant was in full operation with a claimed reduction of 70 per cent. in the cost of supply to the people, with a total expenditure of nearly \$5,000,000, an eventual development up to 60,000 horsepower and a possible development to 100,000 horsepower.

During this period the financial interests of Winnipeg had expanded in harmony with its general development. In its earlier days the settlers and people of the future city had to depend upon the Hudson's Bay Company in all monetary transactions and a 60-day Bill of Exchange on London was the only means of sending money out of the country. In 1871 the Dominion Government established a Money Order Office and a Government Savings Bank while in December, 1872, the Merchants Bank of Canada opened at Winnipeg the first branch of a Canadian Bank in the West. From that time onwards these institutions became a power in the whole Western country with Winnipeg, for many years, as the chief banking centre. In 1905 the Northern Bank was organized at Winnipeg with Sir D. H. McMillan, Lieut.-Governor, as President, a number of local capitalists as Directors, and J. W. de Courcy O'Grady as General Manager. Three years later the Crown Bank of Canada, with headquarters in Toronto, was acquired and the re-organized institution with a paid-up capital of \$2,200,619 and a Reserve of \$225,000 was styled the Northern-Crown Bank. By 1900 there were 131 Branches of Canadian Banks scattered through Manitoba and the Territories; in 1905 there were 171 such branches; and on December 31 1912, there were 831 branches in the Prairie Provinces. Manitoba had 90 of these Branches in 1905 and 204 in 1912. The statistics of the Banks having branches in Winnipeg—usually a number of branches for each institution—were as follows on September 30, 1912:

Name of Bank.	Opened in Winnipeg.	Capital Stock Subscribed.	Capital Paid-Up.	Reserve Fund.
Merchants Bank of Canada	1873	\$6,747,680	\$6,747,680	\$6,410,760
Bank of Montreal.....	1876	16,000,000	16,000,000	16,000,000
Imperial Bank of Canada	1881	6,753,000	6,602,130	6,602,130
Bank of Ottawa.....	1882	3,857,800	3,825,480	4,595,039
Union Bank of Canada.....	1882	8,000,000	5,000,000	3,300,000
Bank of British North America	1886	4,866,666	4,866,666	2,774,000
Molson's Bank	1891	4,000,000	4,000,000	4,700,000
Bank of Hochelaga....	1892	3,000,000	3,000,000	3,000,000
Canadian Bank of Commerce	1893	15,000,000	15,000,000	12,500,000
Bank of Hamilton.....	1896	3,000,000	3,000,000	3,500,000
Dominion Bank	1897	5,000,000	5,000,000	6,000,000
Bank of Nova Scotia...	1899	5,000,000	4,642,450	8,399,430

Name of Bank.	Opened in Winnipeg.	Capital Stock Subscribed.	Capital Paid-Up.	Reserve Fund.
Bank of Toronto.....	1905	5,000,000	5,000,000	0,000,000
Traders Bank of Canada	1905	4,807,500	4,854,500	2,800,000
Northern Crown Bank..	1905	2,802,400	2,700,519	800,000
Royal Bank of Canada..	1900	11,500,000	11,500,000	13,170,219
Home Bank of Canada..	1906	1,870,000	1,280,050	175,000
Sterling Bank of Canada	1909	001,000	001,000	300,000
Quebec Bank	1910	2,500,000	2,500,000	1,250,000
Standard Bank of Canada	1910	2,000,000	2,000,000	2,500,000

These figures indicate the importance to Winnipeg and the West of the immenso reserve fund upon which they could draw at certain seasons through the circulation of \$100,000,000 of Bank notes and by the use, in some measure, of 1,000 millions of Eastern deposits. Of course, this was not always available when locally or individually wanted, but the elasticity of the Canadian system did help greatly in the movement of crops during many years and in the evolution of youthful industries and local projects in a multitude of new and scattered communities, in agricultural improvement over a far-flung area, and in the civic growth of many rising towns. This may be said without touching more than the fringe of the present-day question as to whether the Banks are doing all that they should in these later times of almost unlimited demand and phenomenal development. The coming of the Banks—especially after 1900—certainly gave to Western progress a solid and permanent character and brought it into touch with Eastern and British money centres.

A number of English and Canadian Loan and Investment Companies, representing an enormous aggregate of capital, also came into these Provinces with a majority centering in Winnipeg. Besides the 42 Bank Branches established in the city (1912) and the 162 others placed throughout Manitoba these Loan Companies have had an important part in recent development and, in particular, have lent large sums to farmers for improvement purposes. In the latter policy they have been freely supported by Eastern Life and Fire Insurance Companies with a Western total for all these interests of \$200,000,000. As production and immigration increased in the West money poured in from other sources and the estimated total brought by immigrants in 1905-1910 was \$326,000,000 while many other millions came from Great Britain through the Banks or by individual investment. Under such conditions a great growth of Banking facilities and operations in Winnipeg was inevitable but that the city should in a few years become third amongst Canadian centres in its Bank clearings and in the latter part of 1912 reach the second place—with a greater proportionate increase per annum than that of any city on the Continent—was probably not even hoped for when its Clearing House was first established in 1893 following those of Halifax, Montreal, Hamilton and Toronto. The statistics of this development in Winnipeg during its most striking period were as follows:

Year.	Bank Clearings.	Year.	Bank Clearings.	Year.	Bank Clearings.
1898.....	\$90,004,325	1903.....	\$240,108,000	1908.....	\$614,111,801
1899.....	107,780,814	1904.....	204,601,437	1909.....	770,049,322
1900.....	100,950,792	1905.....	300,868,179	1910.....	953,415,287
1901.....	134,190,483	1906.....	504,585,014	1911.....	1,172,702,142
1902.....	188,370,033	1907.....	590,607,576	1912.....	1,537,817,524

Out of this growth in Western agriculture, transportation, and investment came, quite naturally, the establishment of Winnipeg as a great jobbing and shipping centre. For years after the construction of the C.P.R. the wholesale trade of Manitoba and the Territories centred in Winnipeg and even after other Railways had come and other cities risen to prosperity and influence the geographical location of this place remained a powerful factor in its favour. Lying at the entrance to the great prairie region so far as the East was concerned, placed nearest to the storage and shipping cities at the head of Lake Superior, contiguous to the populous area in the United States which centred in Minneapolis and St. Paul, Winnipeg was the inevitable source of distribution and supply to a large part of Western Canada—a position which competitive and rival successes of a later date might alter in detail and application without effect in its net result. The construction of new railways and the supplies for thousands of labourers, the meeting of necessities for pioneer life on the farm and the ranch, and in stock-breeding, mining, lumbering and fishing, the building of houses from the home of the Provincial Parliament to the homes of the incoming workmen, helped greatly in this development.

As time went on the growth of the country produced new and innumerable requirements from villages which blossomed out on the prairie in a night and became cities in a year; immigrants poured in and demanded supplies for a million new people in ten years; shipments had to be made from point to point and, perhaps, for a thousand miles in one direction; settlements had to be provided with new pavements and sewers and gas or electric light appliances; the demand for Eastern manufactures and especially implements grew with tremendous rapidity. Division of trade and traffic with other cities came in due course but the net volume of business went on increasing until the annual turnover of the wholesale houses (1912) exceeded \$140,000,000 and the wheat and other grains, cattle, furs, sheep, wool, hogs, horses, oatmeal, flour, hides and other Western products were pouring through this gateway to the Great Lakes as through a funnel.

The chief and most spectacular element in this particular growth was the passing of Minneapolis and other famous United States cities and the crowning of Winnipeg as the greatest grain centre of the American continent. This occurred in 1909 when the figures were reported by President George Fisher of the local Grain Exchange as showing 88,269,330 bushels of wheat handled in Winnipeg, compared with 81,111,410 bushels in Minneapolis, 61,084,797 bushels in Buffalo, 56,084,971 bushels in Duluth, 35,-

354,000 bushels in Kansas City, 30,081,779 bushels in Montreal, 26,985,112 bushels in Chicago and 23,304,300 bushels in New York. Chicago was first in oats with Winnipeg a good second. In 1911 the wheat receipts of the Canadian City totalled 101,326,250 bushels as compared with 96,647,850 bushels at Minneapolis and 42,020,751 bushels at Chicago. During its chief years of development the exact statistics of wheat inspected at Winnipeg were as follows:

Year.	Bushels.	Year.	Bushels.	Year.	Bushels.
1900.....	12,355,380	1904.....	39,784,500	1908.....	75,460,030
1901.....	45,051,800	1905.....	65,849,940	1909.....	94,922,385
1902.....	51,833,000	1906.....	73,097,950	1910.....	88,260,330
1903.....	40,396,650	1907.....	54,404,150	1911.....	101,326,250
		1912.....	143,682,750		

Passing from such a vivid illustration of progress it is important to note how this City—the centre of a great agricultural production which in 1911 totalled 400,000,000 bushels—has gone quietly and steadily about the creation of industrial interests. In 1890, when the first stage of Western development commenced, Winnipeg (St. Boniface is included in the Census) had industries possessing a productive value of \$5,611,240 and stood ninth amongst the manufacturing centres of Canada; in 1900, at the beginning of the second stage of progress, the value of Winnipeg's industrial output was only \$8,616,248; in 1905 the output had increased to \$18,983,248. The official Census of 1910 showed the total product to be \$39,400,608 or an increase of 602·17 per cent. over 1890 and 357·20 per cent. over 1900. Winnipeg had, incidentally, reached fourth place in the list of industrial Canadian cities with only Montreal, Toronto and Hamilton ahead.

Taking the three Prairie Provinces the increase of manufacturing output between 1900 and 1911 was from \$14,892,416 to \$78,794,567 of which latter total Winnipeg had one-half. The total for Manitoba was, in 1911, \$53,673,609 of which Winnipeg produced nearly three-quarters. In detail the City had in 1911 297 establishments or factories, an invested capital of \$36,000,000, and employees numbering over 16,000, with wages paid totalling \$7,614,646 monthly. Local requirements in manufactured goods were at this time stated by Mr. C. F. Roland, Industrial Commissioner to total \$140,000,000 a year. Careful records compiled by him showed that this demand included \$25,000,000 in agricultural implements and machinery, \$16,000,000 in hardware, \$15,000,000 in groceries, \$17,000,000 in dry-goods and textiles, \$12,000,000 in the iron and building trades, \$6,000,000 in boots and shoes and as much more for automobiles. Primarily a trade centre for supplying these and other products to the Western consumer Winnipeg had steadily widened its industrial scope and, in 1912, it had its rolling mills, structural steel plants, brass foundries, with many iron-works and machine shops; bricks, pressed stone, cement, lumber, sashes and doors, office and bank fittings, clothing, stained

glass, flour and brewery establishments; the output of abattoir and packing houses was large and pickles and vinegar, bags and boxes, tin, galvanized iron and wire fences, baking powder, furniture, soaps, paints and oils, cereals, biscuits and confectionery, harness and saddlery, and many other items were produced for an ever-increasing circle of demand.

In 1911 Provincial returns showed the authorized capital of purely industrial new concerns locating in Winnipeg that year to be \$7,695,000 while certain older industrial firms found it necessary, within the year, to increase their capital from \$2,330,000 to \$6,360,000. For the year 1912, 109 charters for purely industrial concerns were issued with a total capitalization of \$19,427,000. Yet it is clear that the city is only on the verge of its development in this respect. In farm machinery, alone, the probabilities are enormous. The principal lines of machinery needed by the markets of the Canadian West are all classes of agricultural machinery, including steam, threshing, plowing and traction engines, municipal equipments such as road scrapers, rollers, etc., railroad cars and supplies, pumping outfits for city wells, excavating and mill machinery. Traction engines hauling eight, twelve and fourteen gang-plows are being brought into use throughout the prairie Provinces and seeding, reaping and harvesting the grain are all carried on in the same large way. Harvesting machinery is sold by the trainload, and it is by no means an uncommon sight to see a complete train of over forty cars loaded with threshing engines and separators coming into these Provinces from Eastern Canada or from across the border. Hence the obvious future before Winnipeg in this connection. It appears to offer much in the way of close and available markets; it has five great railways affording every facility for transportation and provides cheap electric power and light under municipal management; it offers reasonably cheap factory sites and a plentiful supply of various kinds of raw material. Finally, the Custom returns which, in 1901, only totalled \$975,880, were in 1910 \$5,001,624 and in 1912 \$10,484,092—showing how great the steadily increasing imports were and what large opportunities of production might be found therein.

Meantime the City had been growing in other directions. According to the Dominion Census-returns its population had increased from 241 in 1871 to 7,985 in 1881, to 25,639 in 1891, to 42,340 in 1901 and to 136,035 in 1911. In and following 1900 Civic Census figures were collected yearly and these showed an increase of 5.6 per cent. in 1901, 8 per cent. in 1902, 14.6 per cent. in 1903, 15.6 per cent. in 1904, 15.8 per cent. in 1905, 22 per cent. in 1906, 9.5 per cent. in 1907, 5.4 per cent. in 1908, 3.3 per cent. in 1909, 8 per cent. in 1910, 14 per cent. in 1911 and 9.6 per cent. in 1912. The 1910 figures were in excess of the Dominion figures and totalled 151,958; those for 1911 were 166,553. Population changes so rapidly in these Western cities

that a part of this discrepancy might be due to the difference of a few months in the date of taking; it is quite possible that the local figures are more nearly correct as being obtained by men familiar with the city and with previous yearly returns. However that may be, the growth was very striking.

In area, there was a similar expansion. From the boundless prairie—a land of which the fertility does not seem to have been understood or appreciated until modern days—Lord Selkirk had first carved out for himself what has since proved an empire of wealth. Of his 116,000 square miles along the Red and Assiniboine he gave freely in August, 1817, to his settlers; his heirs in 1836 sold all that remained to the Hudson's Bay Company for \$414,000; in 1869 the Company surrendered their title to the British and Canadian Governments for \$1,500,000 and one-twentieth of all the land surveyed for settlement. Then came the period of gradual growth, the village passed under town and then city conditions, fortunes were made and lost in 1880-5 by speculation based upon a future environment of production which was not to be in existence for many years. Similar fortunes were made in 1909-12 based upon actual development in a great surrounding region; if speculation occasionally went beyond the progress of this movement it had behind it and around it the obvious excuse.

Stretching out upon the prairie and curving in and around the junction of the two rivers Winnipeg came to include within its city limits 16,000 acres or about 25 square miles. St. Boniface, a flourishing manufacturing town of 8,000 people, connected with Winnipeg by several bridges across the Red River and with the latter city's outlying growth surrounding it on three sides, became a practical, though not technical, part of the Provincial capital. It boasts the possession of the Cathedral of a Roman Catholic Arch-diocese and the recent construction of terminal stock-yards and abattoirs which are the largest in Canada and said to be second only to Chicago on the entire Continent. Beyond St. Boniface and five miles east of the City another industrial suburb—Transcona—was founded in 1908 by the Grand Trunk Pacific which established their Western ear-shops and operating head-quarters upon what was then the bare prairie. In 1910 the Canadian Pacific also went to Transcona and formed what are described as the largest freight classification yards in the world. A number of factories followed the Railways and business, speculation, and settlement naturally developed. At Selkirk, 20 miles north-east of Winnipeg, the City's port for Lake Winnipeg grew into importance and it has changed gradually from the centre of a large local fishing industry into a suburban residential town reached by electricity from Winnipeg. With this growth of population—city and suburban—came a corresponding increase in construction of houses, office buildings, factories, etc. In the 12

years of Winnipeg's chief growth the building permits granted were as follows:

1000.....	\$1,441,863	1004.....	\$9,051,750	1908.....	\$5,513,700
1901.....	1,708,557	1905.....	10,840,150	1909.....	9,226,325
1902.....	2,408,125	1906.....	12,025,950	1910.....	15,116,450
1903.....	5,080,100	1907.....	6,309,950	1911.....	17,550,000
		1912.....	20,475,350		

Under all these conditions it was inevitable that assessments and values should go up and from 1904 they increased at a much greater rate than the population but not apparently out of proportion to the growth of business as shown in manufacturing, wholesale, banking, building and other statistics. The system of assessment up to 1909 placed land and improvements upon practically the same basis; after that date land was assessed at its full value and improvements at two-thirds of their valuation. In this way vacant lots and land held for speculative purposes contributed their full share to the city's revenues. As an illustration it may be said that in 1911 the assessment of land totalled \$118,407,650 and in 1912 \$151,795,740 or an increase of 28.2 per cent., and that in these years the assessment of improvements was, respectively, \$54,269,600 and \$62,584,700 or an increase of 15.3 per cent. It may also be added that a small business assessment is made which totalled in 1893 \$3,034,100, in 1903 \$5,399,490 and in 1912, under a different system, \$4,619,280. The following table gives the facts for 20 years:

Year.	Assessment of Lands.	Assessment of Buildings.	Total Rateable Assessment.	Property Exempt from Taxation.	Popula- tion.
1893.....	\$11,946,450	\$6,712,150	\$18,658,600	\$4,550,330	32,119
1894.....	11,730,250	7,030,700	18,760,950	4,424,330	34,954
1895.....	11,716,010	7,409,500	19,125,510	4,518,780	37,124
1896.....	11,689,560	7,809,100	19,498,660	4,696,880	37,983
1897.....	11,622,630	8,123,300	19,745,930	4,876,820	38,733
1898.....	11,571,230	8,099,450	19,670,680	4,882,920	39,384
1899.....	11,614,340	8,435,550	20,049,890	4,996,100	40,112
1900.....	11,971,720	9,344,280	21,316,000	5,657,650	42,534
1901.....	12,259,730	10,095,870	22,355,600	5,949,600	44,778
1902.....	12,662,550	11,276,310	23,938,860	6,558,060	48,411
1903.....	17,920,600	12,953,310	30,873,910	7,722,770	56,741
1904.....	25,186,160	15,920,710	41,106,870	9,489,030	67,265
1905.....	33,293,110	20,492,960	53,786,070	11,876,170	79,975
1906.....	42,253,060	26,546,960	69,624,550	15,128,030	101,057
1907.....	59,504,110	34,321,850	93,825,960	18,587,940	111,729
1908.....	62,745,070	40,040,100	102,785,170	21,737,990	118,252
1909.....	65,449,220	42,548,100	107,997,320	23,405,520	122,390
1910.....	108,674,070	48,934,150	157,608,220	28,261,920	132,720
1911.....	118,407,650	54,269,600	172,677,250	27,511,350	151,958
1912.....	151,795,740	62,584,700	214,360,440	33,241,140	166,553

Meantime there had sprung up an element of expansion which brought much money into the City, great prosperity to individuals, and some criticism from outside investors and financial interests. In itself the Sub-division practice or plan was simple, obvious and natural. With thousands of people pouring into the City, with land values rising and building demands in excess of the supply, it was inevitable that surrounding prairie districts should be bought up by speculative interests, divided into lots and sold to any one who would buy—at home or abroad. During the progress

of settlement and development it was and is clear that, Winnipeg and similar centres must be hives of industry, activity and investment. The land seeker, the British visitor, the United States prospective settler, all spend money freely. Large supplies have to be bought and, incidentally, the purchase of a lot in the City through which all must pass and in which many must stay is a simple matter. In ten years the Bank clearings had increased by 1,000 millions, more than 700 million bushels of grain had passed the inspection mark, the industrial output had increased five-fold, new buildings costing 100 millions had been erected, the value of real estate within the City had increased from 22 to 214 millions.

The lots sold in 1905 doubled, trebled or quadrupled in value by 1910—why should not similarly placed lots increase in the same ratio by 1915? The argument was appealing and very frequently good. Unfortunately the unscrupulous speculator as well as the scrupulous one had to be considered and he became a factor in Winnipeg as in all Western and some Eastern cities. The truth seems to be that the real values of Sub-divisions in or around a City such as Winnipeg have depended and must always depend upon (1) their proximity to the expanding portions of the town, upon (2) their ability to attract residents or industries, upon (3) the class of construction in the former case and the proximity to railways in the latter. To understand these values the employment of reliable agents by outside investors is essential or else the obtaining of personal knowledge. If the purchaser of a lot is taking his chance as the American cowboy would in a game of cards he has chiefly himself to blame should the result be disastrous; although it might be possible to enact legislation which would prevent positive fraud in prospectuses, etc. Speaking to a London journal called *Canada* on June 15, 1912, Sir William Wiseman, Bart., M.P., made these very sensible remarks:

As far as Western real estate generally is concerned I think it is quite a wrong impression to imagine that it is overdone. A great deal more money is bound to be made in real estate because the cities are all growing. It is impossible to compare real estate values in Canada and England. It is much fairer to make a comparison between Canada and the United States, and if you do compare the big cities of Canada and the United States, you will find that Canadian real estate values are not at all unduly high. One point to be remembered is that the street-car is used very much more in Canada than it is here, and that it enables people to move much further out and yet be within easy reach of their business. Another point is that in Canada there are comparatively few good roads, and the tendency of a city is not to spread out regularly all round, but to spread out along the main roads. The line of development is along the line of accessibility.

Within Winnipeg city limits profits made under judicious investment have been very great and will probably continue to be so in

varying localities. One real estate agent reported in 1912 20 sales netting the original British purchasers a total of 237 per cent. profit in two years. Others who invested wildly might, at the same time, lose their money or have to hold their land indefinitely. Even in these latter cases there is always a possibility of the City's extension taking some unexpected direction and the rash speculation then becomes an excellent investment. Take, for instance, the original holders of land in, or close to, the Transcona suburb or the owners of property on Portage Avenue near where the Hindson's Bay Company in 1912 paid \$1,000,000 for a building site! Speculation is, of course, risky whether in land or in stocks and, while any fraudulent sub-division mongers who exist are to be denounced, their action or policy does not in reality affect, nor should it be allowed to injure, the credit and good name of greatly prosperous and progressive centres.

The indebtedness of Winnipeg has been, in the main, the creation of half-a-dozen years—the period of its greatest progress. On Apr. 30, 1906, the net public Debt (less sinking funds) was \$6,995,943, at the same date in 1907 it was \$8,323,209, in 1908 the total was \$14,028,753, in 1909 \$16,978,941, in 1910 it was \$18,928,671, in 1911 it was \$22,976,262, and on Apr. 30, 1912, the total was \$26,928,952. Some of this increasing liability was incurred for reproductive purposes and the gross Debt of \$30,134,482 in 1912 included \$4,370,000 spent upon the Hydro-electric plant and water-power facilities which, upon completion, reduced the rate for power from 9 cents per kwh. to less than 3 cents and has since afforded special industrial rates as low as 8-10 of a cent per kwh. with current for domestic appliances at 1 cent per kwh. The gross expenditure upon water-works was \$5,154,985. Local improvements represented a total of \$11,238,683, the high-pressure fire service water-works cost \$929,902 and there was a general expenditure of \$6,940,910 with a school district expenditure of \$1,500,000. An important point in the general and local improvement items was the sum required for new streets and sewers and for the extension of services rendered imperative by the increasing population and ever-broadening city limits. Water distribution and sewerage systems were necessities which grew in their requirements beyond ordinary revenue possibilities while some attention had to be paid to special needs such as parks and boulevards and hospitals.

To offset this indebtedness there is the obvious fact that by 1912 the City owned, controlled and operated its public utilities including light, heat, power, and water supply. Between 1902-12, also, the rateable assessment increased from \$690 to \$1,223 per head and the industrial output from \$190 to \$2,285 per head. The City's balance sheet in 1912 showed Assets totalling \$43,147,314

of which fixed properties described as remunerative and realizable stood at \$10,574,154, Sinking funds at \$3,205,520, and Expenditures to be recovered \$1,140,983. The nominal excess of Assets over all Liabilities was stated at \$5,119,501. By Dec. 31, 1911, also, the City possessed 203 miles of sewers, 70 miles of asphalted streets, 35 miles of macadamized roads and 25 miles of cedar blocks; it had 99 miles of granolithic sidewalk, 352 miles of plank walks, 246 miles of grading and 233 miles of watermains. The construction of Winnipeg's pavements as well as of its buildings had been excellent and of good material. To meet these expenses a portion of the Civic debt was incurred but the chief part was borne by the City's taxation which, during a period of 19 years, was as follows, with Local Improvements included in the total but not specified in a separate column:

Year.	Municipal.	Business.	Schools.	Total Taxes.	Rate on the \$, General Taxes, Mills.	Arrears, 30th April.
1893..	\$284,419	\$50,468	\$85,000	\$475,714	10.60	\$239,103
1894..	280,836	63,511	90,000	495,977	10.60	293,202
1895..	292,839	60,869	94,000	521,603	20.00	300,022
1896..	297,820	61,235	96,500	531,422	20.00	347,447
1897..	302,318	61,721	98,090	555,009	20.00	329,125
1898..	323,436	68,391	104,590	607,245	21.50	261,099
1899..	313,854	73,729	117,930	629,835	21.25	293,559
1900..	375,655	76,201	120,595	725,124	20 mills on bus. tax. valuation; 23 1/4 mills on realty valuation.	319,708
1901..	421,745	81,515	126,975	823,459	20 mills on bus tax. valuation; 20.50 mills on realty valuation.	273,271
1902..	421,668	108,739	135,210	876,126	23.25	285,217
1903..	505,269	116,089	158,823	1,035,430	21.50	204,104
1904..	526,891	120,837	172,220	1,087,099	17.00	248,720
1905..	849,927	176,148	210,000	1,584,736	19.70	312,834
1906..	1,005,133	194,380	241,800	1,909,421	17.90	442,319
1907..	1,145,603	246,734	357,000	2,328,843	16 mills gen. assess. 8 1-3% bus. assess.	565,295
1908..	1,183,186	199,743	360,000	2,400,894	15.00	816,231
1909..	1,206,518	206,251	415,000	2,533,054	16 mills gen. assess. 6 2-3% bus. assess.	871,206
1910..	1,226,645	224,133	476,430	2,708,559	10.80 mills gen. ass. 6 2-3% bus. assess.	751,887
1911..	1,693,385	269,165	595,500	3,428,507	13.25 mills gen. ass. 6 2-3% bus. assess.	798,888
1912..	1,806,325	307,952	766,000	3,808,900	12.00 mills gen. ass. 6 2-3% bus assess.	834,422

Educationally, the history of Winnipeg has been of exceptional interest. It has had a place in the public mind of Canada and in a part of the political annals of the Dominion because of the Provincial Act of 1890 in which state-aided schools were made free and non-sectarian; it has had to deal in later years with bi-lingual complications caused by the influx of people having many tongues and many racial divergencies. The City's public school system has since 1908 been directed by a Department of Education, presided over by the Minister of Education—the Hon. G. R. Coldwell, K.C., and his Deputy, Robert Fletcher, B.A. There is an Advisory Board for the purpose of assisting the Department in technical matters and consisting of ten Members appointed by the Department or elected by other bodies. Provi-

sion has been made for both primary and secondary education and the primary course extends over eight years. Secondary education is carried on in the High Schools and Collegiate Institutes. The first Institute was established in 1881 and there were three in 1911 with 32 teachers and 1,456 pupils having choice of three courses—a two-year course leading to a certificate of competency in commercial subjects, a three-year course leading to matriculation in the University, and a four-year course for a teacher's certificate of the first class.

Professional training for teachers is given in the Provincial Normal and Model Schools. Supervision of the various schools has been in charge of experienced and skilled Inspectors of whom the first to be appointed was Dr. George Bryce in 1876. The funds for the maintenance of the schools are raised by a general municipal tax sufficient to give to each school district \$240 per annum for each teacher, and by a special levy on the land situated within the school district, for whatever sum may be necessary in addition to the amount received from the municipality and the Government's grant which is \$130 per school. The City expenditure upon Schools was \$85,000 in 1893, \$135,210 in 1903, and \$766,000 in 1912. Two adequately equipped Technical Schools costing \$400,000 each were added in 1912, and attendance warranted further additions in this branch of education. Other educational statistics of the City are interesting though the great period of expansion was, of course, after 1900. In 1871 there was one school-building, one teacher and 35 pupils in Winnipeg; in succeeding decades or years the figures were as follows:

Year.	Teachers.	Buildings.	Value of Buildings and Sites.	Pupils.
1876.....	4	2	\$3,500	123
1886.....	49	11	220,000	2,831
1896.....	96	14	397,000	6,374
1900.....	119	16	487,000	7,500
1903.....	140	18	750,000	9,500
1904.....	168	19	774,500	10,308
1905.....	192	21	1,071,701	11,675
1906.....	220	26	1,213,931	13,445
1907.....	248	30	1,552,753	14,802
1908.....	266	34	1,971,479	15,449
1909.....	297	33	2,300,000	16,070
1910.....	340	33	2,800,000	17,738
1911.....	375	37	3,462,159	19,750
1912.....	450	42	4,185,000	22,500

The University of Manitoba has only a small building though a new structure is, in 1912, underway. It has been and is confined to instruction in a rather limited number of subjects and was originally founded in 1871 as an Examining body only. It now teaches Mathematics, Chemistry, Physics, Botany, Physiology, Pathology, Bacteriology and Civil and Electrical Engineering. Chairs in English, History and Political Economy have, also, been established, and an endowment of 150,000 acres of land granted by the Province. The Classics and Modern Languages are treated

in affiliated denominational Colleges—St. Boniface, Roman Catholic; St. John's, Church of England; Manitoba College, Presbyterian; and Wesley College, Methodist. There were in 1911-12 744 students in attendance at the University with 23 Professors, Lecturers, etc.

Agriculture is taught at the Provincial Agricultural College near Winnipeg. Greatly increased attendance and need of enlarged facilities compelled the building of a new agricultural College, which was started in 1912. This, when completed, will cost \$5,000,000, and the plans have been characterized by experts of wide experience, as those of the most modern institution of its kind on the Continent. An educational innovation was inaugurated in Winnipeg in 1911 by a special Committee of the Winnipeg Industrial Bureau, providing vocational talks by business men to school boys in the higher grades. This plan is found to be of value in directing the thoughts of the boys, on what their life's work is to be, and has already been adopted by some large American cities.

In other lines of progress the record of Winnipeg has been attractive, but a few only can be indicated here. For many years it was the Western head-quarters for the Federal offices of the Dominion Government and still remains the centre—the Custom House in which returns multiplied five-fold from 1906 to 1910; the Registry of Shipping, Excise, Weights and Measures, Dominion Lands, Oil, Gas, and Electric Inspection, Food Products Examination; the Post Office with revenues increasing from \$125,000 in 1901 to \$1,167,760 in 1911; Grain, Flour and Hide Inspection, the Intelligence Office, Immigration Office, Receiver-General, Government Savings Bank, etc. It is the head-quarters of the Provincial Government and its Departments, of the Supreme Court of the Province and of the Hudson's Bay Company. A somewhat unique institution is the Winnipeg Industrial Bureau which was organized in 1907 with C. F. Roland as Commissioner and with the object of making Winnipeg better known to the world's industrial and investment interests. It started with seven affiliated City organizations and 64 members which, by 1912, had increased to 28 organizations and 840 members. During these years it obtained considerable sums of money for practical work, erected a large building for Exhibition and business purposes, a fine fire-proof Art Gallery and a Convention Hall with 5,000 capacity; and won the co-operation and support of the public. Its President in 1910 and 1911 was F. W. Heubach and in 1912 W. J. Bulman.

A Provincial institution organized by the Industrial Bureau for development along agricultural lines was the "Million for Manitoba League" formed on Jan. 12, 1912, under the Presidency of W. Sanford Evans, the first President of the Bureau, and with

the object of promoting knowledge as to Manitoba and encouraging immigration to the point of a million population within a short period—a result which would, incidentally, prove of great importance to Winnipeg. Another organization, started by the Winnipeg Industrial Bureau in 1911, was the Imperial Home Reunion Association, which is Imperialistic in spirit and has become National in scope. Twenty-six Canadian cities now assist deserving British settlers to bring out their families from Great Britain and Ireland, the Winnipeg branch having already brought out some 1,500 wives and children at a cost of sixty thousand dollars in transportation, without loss to the Association, the money having been repaid by the applicants in small sums. Of the older public organizations the Grain Exchange of Winnipeg was formed in 1887 and had a career intimately associated with the ups and downs of the City and the growth of its grain trade to the very high point of present success. Since 1887 its directing force has been the Secretary, Mr. Charles N. Bell. A re-organization took place in 1908 with John Fleming as President, succeeded by H. N. Baird in 1908-9, George Fisher in 1909-10, A. D. Chisholm in 1910-11, Donald Morrison in 1911-12 and Andrew Kelly in 1912-13. A more modern organization, connected with a different element of progress, is the Real Estate Exchange incorporated in 1903 with R. D. Waugh, C. D. Shepard and A. H. Oakes amongst its later Presidents. A most important organization was, of course, the Board of Trade. It entered into the life and development of the City at all points and frequently dealt with subjects of Provincial, National and Imperial importance. Founded in 1879 its Secretary since 1887 has been Charles N. Bell, and to him, as with the Grain Exchange, much of its success was due. The Presidents were usually representative men, intimately associated with the growth of the City, as the following list will indicate:

Year.	President.	Year.	President.
1879.....	Hon. A. G. B. Bannatyne.	1898.....	A. M. Nanton.
1880.....	A. F. Eden.	1899.....	E. L. Drewry.
1881.....	W. H. Lyon.	1900.....	D. K. Elliott.
1882.....	Jos. Mulholland.	1901.....	Wm. Georgeson.
1883.....	C. J. Brydges.	1902.....	John Russell.
1884-6.....	Kenneth McKenzie.	1903.....	G. R. Crowe.
1887.....	J. H. Ashdown.	1904.....	H. W. Hutchison.
1888.....	George F. Galt.	1905.....	A. L. Johnson.
1889.....	James Redmond.	1906.....	A. Strang.
1890.....	R. J. Whitla.	1907 (part).....	G. F. Carruthers.
1891.....	Stephen Nairn.	1907-08.....	J. B. Persse.
1892.....	J. E. Steen.	1908-09.....	H. M. Belcher.
1893.....	F. W. Stobart.	1909-10.....	E. D. Martin.
1894.....	W. B. Scarth.	1910-11.....	F. W. Drewry.
1895.....	R. T. Riley.	1911-12.....	H. Bruce Gordon.
1896.....	F. H. Matthewson.	1912-13.....	E. A. Mott.
1897.....	D. W. Bole.		

The great Land Companies do a large business from and through Winnipeg, the Loan and Insurance Companies of the East have head-quarters there, the Bank of Montreal and the Canadian Bank of Commerce have buildings notable for their cost

and size and architectural beauty, the Winnipeg General Hospital is a splendid institution and others of a charitable, religious or educational nature are to be seen in every direction. The City has for years been proud of its Athletic associations. The Senior Four of the Winnipeg Rowing Club have twice been amateur champions of America. The Hockey Club has held the championship of the world and the Dominion and International trap-shooting championships have also been captured. In curling, skating, snow-shoeing, lacrosse, golfing, cricket, football, bicycling, lawn-tennis and rifle shooting, the young men of Winnipeg have been prominent and strong efforts have been made to keep these sports free from professionalism. Social Clubs of all kinds have in recent years been a special feature of Winnipeg's private life, while of secret and fraternal associations there are large numbers. The National benevolent societies are well organized and do much good and useful work. Several music and dramatic associations flourish. The Manitoba Historical and Scientific Society maintains a library and museum and has published a large number of valuable papers. The City also has a Free Public Library and a valuable Legislative Library. It may be added that Winnipeg is 710 feet above sea level and is one of the world's healthiest cities with a death-rate in 1911 of only 13.6 per 1,000 inhabitants. The city's artesian well water is unexcelled for its purity. The summer days of Winnipeg have 16 hours' sunshine while winter is marked by clear weather and an absence of moisture which makes the climate agreeable and even in the coldest weather exhilarating and bright in the extreme.

Since 1907 the Civic Government has been vested in a Mayor, a Board of Control composed of four members and the Mayor, and 14 City Councillors, all elected by ballot—taxpayers and tenants who are British subjects by birth or naturalization being qualified to vote. The Board of Control is, in 1912, the executive body and as such deals with all financial matters, regulates and supervises expenditures, revenues and investments, directs and controls Departments, nominates all heads of Departments, prepares specifications, advertises for tenders for work, materials and supplies required, inspects and reports to the Council upon all municipal works being carried on within the City, and administers its affairs generally except as to the Public Schools and the Police Department. The former is under control of the Public School Board elected annually by the ratepayers, and the latter under the Board of Police Commissioners, which consists of the Mayor, the County Court Judge, Police Magistrate, and two Aldermen appointed by the City. The Mayors of Winnipeg, it may be added here, have done their share in promoting Civic development and welfare—many were men of the highest character and attainments. The names are as follows:

Year.	Mayor.
1874..	Francis Evans Cornish, Q.C.
1875..	William Nassau Kennedy.
1876..	William Nassau Kennedy.
1877..	Thomas Scott.
1878..	Thomas Scott.
1879..	Alexander Logan.
1880..	Alexander Logan.
1881..	Elias George Conklin.
1882..	Alexander Logan.
1883..	Alexander McMeiken.
1884..	Alexander Logan.
1885..	Charles Edward Hamilton.
1886..	Henry Shaver Washook.
1887..	Lyman Melvin Jones.
1888..	Lyman Melvin Jones.
1889..	Thomas Ryan.
1890..	Alfred Pearson.
1891..	Alfred Pearson.
1892..	Alexander McDonald.
1893..	Thomas William Taylor.

Year.	Mayor.
1894..	Thomas William Taylor.
1895..	Thomas Gilroy.
1896..	Richard William Jameson.
1897..	William F. McCrory.
1898..	Alfred J. Andrews.
1899..	Alfred J. Andrews.
1900..	Horace Wilson.
1901..	John Arbuthnot.
1902..	John Arbuthnot.
1903..	John Arbuthnot.
1904..	Thomas Sharpe.
1905..	Thomas Sharpe.
1906..	Thomas Sharpe.
1907..	James H. Ashdown.
1908..	James H. Ashdown.
1909..	W. Sanford Evans.
1910..	W. Sanford Evans.
1911..	W. Sanford Evans.
1912..	Richard D. Waugh.
1913..	Thomas R. Deacon.

Of the future of Winnipeg little need be added to a narrative which indicates the certainty of greatness. Geographically it is the heart of the continent and of Canada; it is the gateway of a West which must grow to splendid proportions in production, population and wealth; it is the capital of a Province where public prosperity and individual opportunity are manifest. As the Canadian West and North unfold their almost limitless wealth in land and forests and mines and fisheries; as their railway facilities increase to meet the new and greater output of rich commodities; as the demands of life and trade weave an ever-growing fabric of production over an ever-widening area of settlement; so the importance of Winnipeg must grow and the fundamental resources of Winnipeg expand.